

**IN THE UNITED STATES BANKRUPTCY COURT FOR THE
EASTERN DISTRICT OF MISSOURI**

| | | |
|--------------------|---|--------------------------|
| In Re: |) | |
| |) | |
| Jason Fauss |) | Case No. 20-41032 |
| |) | Chapter 13 |
| |) | |
| Debtor. |) | |

MEMORANDUM UNDER LOCAL RULE 1009(A)

Debtor certifies under Local Rule 1009(A) that he is filing Amended Schedules I and J to update Debtor's current household income and expenses.

Respectfully submitted,
JASON D. FAUSS



Jason D. Fauss, #57734MO
The Fauss Law Firm, LLC
10805 Sunset Office Dr., Ste. 300
St. Louis, MO 63127
Tel: 314-291-8899 / Fax: 314-380-8887
ATTORNEY FOR DEBTOR

Fill in this information to identify your case:

Debtor 1 Jason Fauss

Debtor 2
(Spouse, if filing)

United States Bankruptcy Court for the: EASTERN DISTRICT OF MISSOURI, ST. LOUIS
DIVISION

Case number 20-41032
(If known)

Check if this is:

- ☒ An amended filing
☒ A supplement showing postpetition chapter 13
income as of the following date:

1/25/2023
MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

Occupation

Employer's name

Employer's address

Debtor 1

- ☒ Employed
☐ Not employed

Attorney

Self Employed

10805 Sunset Office Dr Ste
300
Saint Louis, MO 63127-1027

How long employed there?

17 years and 6 months

Debtor 2 or non-filing spouse

- ☒ Employed
☐ Not employed

Director of Development

Gross Financial Group, LLC

7733 Forsyth Blvd Ste 1000
Clayton, MO 63105-1808

4 years and 10 months

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

| | For Debtor 1 | For Debtor 2 or non-filing spouse |
|--|--------------------|-----------------------------------|
| 2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be. | 2. \$ <u>0.00</u> | \$ <u>7,953.38</u> |
| 3. Estimate and list monthly overtime pay. | 3. +\$ <u>0.00</u> | +\$ <u>0.00</u> |
| 4. Calculate gross income. Add line 2 + line 3. | 4. \$ <u>0.00</u> | \$ <u>7,953.38</u> |

| | For Debtor 1 | For Debtor 2 or non-filing spouse |
|---|-------------------------|-----------------------------------|
| Copy line 4 here | 4. \$ 0.00 | \$ 7,953.38 |
| 5. List all payroll deductions: | | |
| 5a. Tax, Medicare, and Social Security deductions | 5a. \$ 0.00 | \$ 1,863.75 |
| 5b. Mandatory contributions for retirement plans | 5b. \$ 0.00 | \$ 0.00 |
| 5c. Voluntary contributions for retirement plans | 5c. \$ 0.00 | \$ 397.66 |
| 5d. Required repayments of retirement fund loans | 5d. \$ 0.00 | \$ 0.00 |
| 5e. Insurance | 5e. \$ 0.00 | \$ 0.00 |
| 5f. Domestic support obligations | 5f. \$ 0.00 | \$ 0.00 |
| 5g. Union dues | 5g. \$ 0.00 | \$ 0.00 |
| 5h. Other deductions. Specify: Dental | 5h.+ \$ 0.00 | \$ 34.36 |
| Health Insurance | \$ 0.00 | \$ 90.82 |
| Vision | \$ 0.00 | \$ 18.28 |
| 6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h. | 6. \$ 0.00 | \$ 2,404.87 |
| 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. | 7. \$ 0.00 | \$ 5,548.51 |
| 8. List all other income regularly received: | | |
| 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. | 8a. \$ 5,507.39 | \$ 0.00 |
| 8b. Interest and dividends | 8b. \$ 0.00 | \$ 0.00 |
| 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. | 8c. \$ 0.00 | \$ 0.00 |
| 8d. Unemployment compensation | 8d. \$ 0.00 | \$ 0.00 |
| 8e. Social Security | 8e. \$ 0.00 | \$ 0.00 |
| 8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: | 8f. \$ 0.00 | \$ 0.00 |
| 8g. Pension or retirement income | 8g. \$ 0.00 | \$ 0.00 |
| 8h. Other monthly income. Specify: | 8h.+ \$ 0.00 | \$ 0.00 |
| 9. Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h. | 9. \$ 5,507.39 | \$ 0.00 |
| 10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. | 10. \$ 5,507.39 | \$ 5,548.51 |
| 11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: | 11. +\$ 0.00 | |
| 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies | 12. \$ 11,055.90 | |
| Combined monthly income | | |
| 13. Do you expect an increase or decrease within the year after you file this form? | | |
| <input checked="" type="checkbox"/> No. | | |
| <input type="checkbox"/> Yes. Explain: | | |

Fill in this information to identify your case:

Debtor 1 Jason Fauss

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: EASTERN DISTRICT OF MISSOURI, ST. LOUIS
DIVISION

Case number 20-41032
(If known)

Check if this is:

- ☒ An amended filing
- ☒ A supplement showing postpetition chapter 13 expenses as of the following date:

3/30/2023

MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

☒ No. Go to line 2.

☐ Yes. Does Debtor 2 live in a separate household?

☐ No

☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household of Debtor 2*.

2. Do you have dependents? ☐ No

Do not list Debtor 1 and Debtor 2.

☒ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Do not state the dependents names.

Daughter

15

☐ No

☒ Yes

Son

13

☐ No

☒ Yes

☐ No

☐ Yes

☐ No

☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents?

☒ No

☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 2,726.25

If not included in line 4:

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 23.35

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 322.71

4d. Homeowner's association or condominium dues

4d. \$ 10.00

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 0.00

| | |
|--|---------------------------|
| 6. Utilities: | |
| 6a. Electricity, heat, natural gas | 6a. \$ <u>228.00</u> |
| 6b. Water, sewer, garbage collection | 6b. \$ <u>136.82</u> |
| 6c. Telephone, cell phone, Internet, satellite, and cable services | 6c. \$ <u>433.00</u> |
| 6d. Other. Specify: _____ | 6d. \$ <u>0.00</u> |
| 7. Food and housekeeping supplies | 7. \$ <u>1,000.00</u> |
| 8. Childcare and children's education costs | 8. \$ <u>214.75</u> |
| 9. Clothing, laundry, and dry cleaning | 9. \$ <u>100.00</u> |
| 10. Personal care products and services | 10. \$ <u>100.00</u> |
| 11. Medical and dental expenses | 11. \$ <u>904.00</u> |
| 12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments. | 12. \$ <u>293.00</u> |
| 13. Entertainment, clubs, recreation, newspapers, magazines, and books | 13. \$ <u>196.00</u> |
| 14. Charitable contributions and religious donations | 14. \$ <u>224.47</u> |
| 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. | |
| 15a. Life insurance | 15a. \$ <u>569.19</u> |
| 15b. Health insurance | 15b. \$ <u>915.54</u> |
| 15c. Vehicle insurance | 15c. \$ <u>135.60</u> |
| 15d. Other insurance. Specify: Disability Insurance | 15d. \$ <u>60.92</u> |
| 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: Personal Property Tax | 16. \$ <u>36.00</u> |
| 17. Installment or lease payments: | |
| 17a. Car payments for Vehicle 1 | 17a. \$ <u>0.00</u> |
| 17b. Car payments for Vehicle 2 | 17b. \$ <u>0.00</u> |
| 17c. Other. Specify: _____ | 17c. \$ <u>0.00</u> |
| 17d. Other. Specify: _____ | 17d. \$ <u>0.00</u> |
| 18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I). | 18. \$ <u>0.00</u> |
| 19. Other payments you make to support others who do not live with you. Specify: _____ | 19. \$ <u>0.00</u> |
| 20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. | |
| 20a. Mortgages on other property | 20a. \$ <u>0.00</u> |
| 20b. Real estate taxes | 20b. \$ <u>0.00</u> |
| 20c. Property, homeowner's, or renter's insurance | 20c. \$ <u>0.00</u> |
| 20d. Maintenance, repair, and upkeep expenses | 20d. \$ <u>0.00</u> |
| 20e. Homeowner's association or condominium dues | 20e. \$ <u>0.00</u> |
| 21. Other: Specify: Security Monitoring | 21. +\$ <u>22.00</u> |
| Pet Costs | +\$ <u>30.00</u> |
| Spouse's Chapter 13 Payment | +\$ <u>1,668.00</u> |
| 22. Calculate your monthly expenses | |
| 22a. Add lines 4 through 21. | \$ <u>10,349.60</u> |
| 22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 | \$ _____ |
| 22c. Add line 22a and 22b. The result is your monthly expenses. | \$ <u>10,349.60</u> |
| 23. Calculate your monthly net income. | |
| 23a. Copy line 12 (your combined monthly income) from Schedule I. | 23a. \$ <u>11,055.90</u> |
| 23b. Copy your monthly expenses from line 22c above. | 23b. -\$ <u>10,349.60</u> |
| 23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> . | 23c. \$ <u>706.30</u> |
| 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? | |
| <input checked="" type="checkbox"/> No. | |
| <input type="checkbox"/> Yes. Explain here: _____ | |

**United States Bankruptcy Court
Eastern District of Missouri, St. Louis Division**

IN RE:

Case No. 20-41032

Fauss, Jason

Debtor(s)

Chapter 13

AMENDED BUSINESS INCOME AND EXPENSES (DEBTOR)

FINANCIAL REVIEW OF THE DEBTOR'S BUSINESS (Note: ONLY INCLUDE information directly related to the business operation.)

PART A - GROSS BUSINESS INCOME FOR THE PREVIOUS 12 MONTHS:

1. Gross Income For 12 Months Prior to Filing: \$ 88,004.00

PART B - ESTIMATED AVERAGE FUTURE GROSS MONTHLY INCOME:

2. Gross Monthly Income: \$ 7,333.67

PART C - ESTIMATED FUTURE MONTHLY EXPENSES:

| | |
|--|------------------|
| 3. Net Employee Payroll (Other Than Debtor) | \$ _____ |
| 4. Payroll Taxes | \$ _____ |
| 5. Unemployment Taxes | \$ _____ |
| 6. Worker's Compensation | \$ _____ |
| 7. Other Taxes | \$ _____ |
| 8. Inventory Purchases (Including raw materials) | \$ _____ |
| 9. Purchase of Feed/Fertilizer/Seed/Spray | \$ _____ |
| 10. Rent (Other than debtor's principal residence) | \$ <u>50.00</u> |
| 11. Utilities | \$ <u>31.42</u> |
| 12. Office Expenses and Supplies | \$ <u>150.08</u> |
| 13. Repairs and Maintenance | \$ _____ |
| 14. Vehicle Expenses | \$ <u>128.89</u> |
| 15. Travel and Entertainment | \$ _____ |
| 16. Equipment Rental and Leases | \$ <u>227.06</u> |
| 17. Legal/Accounting/Other Professional Fees | \$ <u>63.00</u> |
| 18. Insurance | \$ _____ |
| 19. Employee Benefits (e.g., pension, medical, etc.) | \$ _____ |
| 20. Payments to be Made Directly by Debtor to Secured Creditors for Pre-Petition Business Debts (Specify): | \$ _____ |

21. Other (Specify): \$ 1,175.83
See Continuation Sheet

22. Total Monthly Expenses (Add items 3-21) \$ 1,826.28

PART D - ESTIMATED AVERAGE NET MONTHLY INCOME

23. **AVERAGE NET MONTHLY INCOME** (Subtract Item 22 from Item 2) \$ 5,507.39

AMENDED BUSINESS INCOME AND EXPENSES (DEBTOR)

Continuation Sheet - Page 1 of 1

Other:

| | |
|---------------------------------------|---------------|
| Bar Dues and Assoc Memberships | 102.83 |
| Newspaper | 32.00 |
| Postage | 310.75 |
| Bank Fees | 14.00 |
| Continuing Legal Education | 105.00 |
| Website Hosting | 25.00 |
| Software | 586.25 |